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hops, etc., and these, with the larger hings mentioned, are enough to show

Great Apple Growing Lands. The rich-soiled hills and mountains f the fertile valleys of this county ose for the products of the far North estern orchards.

Western orchards.

Home of the Pippin.

The famous Albemarie pippin derives its name from this county. It was sere that this xecellent variety came nto prominence. The red or chocolate soils on the slopes and the "black pippin kinds" in the mountain coves and collows produce and peaches. hollows produce applies and follows produce applies for the highest quality. Fruit growing is now the leading agricultural pursuit of the county. Much of the land that is planted to fruit is too rough for

orchards, and sell at almost fabulous prices. The low lying lands produce fine red apples; the pippin grows best on the black loam found in the coves and at high altitudes on the mountains. Among the leading varieties of apples are the Albemarie Pippin, Winesap, Stayman, York, Mammoth Black Twig, Grimes and Ben Davis. Peaches are grown with a marked degree of success on the mountain slopes, and among other varieties the following do well: Elberta, Belle of Georgia, Early Crawford, Heath (cling), Solway and Comet.

Passing Opportunities.

Land values in this great apple growing region are relatively high, although

ing region are relatively high, although there are many acres back from the railways, and unimproved, which will bring as fine orchards as any now be-ing worked that can be had for from

ing worked that can be had for from \$15 to \$20 per acre.

The improved fruit lands that have upon them bearing orchards are not too high. I have been shown a farm that was sold two years ago for \$14,000 and last year the purchaser shipped apples from the orchards thereon that brought him \$8,000 gross. Another farm that I am told sold for other farm that I am told sold for \$10,000, brought to the purchaser last year \$1,000 gross for apples alone. A man who ows a farm not far from this city has ten acres in bearing apple trees. Last year he sold to a New York man \$6,000 worth of apples. The New Yorker, who is a fruit dealer, con-

A savings bank, with \$10,000 capital, has recently been started here, and with strong men behind it, there is no doubt that it will in time do a large business. It will be seen from the above figures that money is plentiful in charlottesville.

no doubt that it will in time do a large business. It will be seen from the above figures that money is plentiful in charlottesville.

Status of the Municipality.

The Chamber of Commerce, composed of sixty members, is doing much to keep commercial Charlottesville in the already busy town. The officers are:

J. A. Gilmore, president, J. N. Waddell and B. F. Dickerson, vice-presidents; J. W. Anderson, secretary, and A. Russow, treasurer. This live organization meets once a month business or no business, and much oftener when business requires it.

The city of Charlottesville is pretty well off as a municipality. It owns the splendid water works and sewerage system and also the Bas works, to which the city is now adding improvements to the amount of \$28.000, Main Street is paved with brick a distance of a mile and a half, and the sidewalks on this thoroughfare are granolithic and brick. The other streets are of macadam, with brick sidewalk.

The Electric Light and Power Company furnishes the electric light and prover company furnishes the electric light and power company furnishes the estence from for the bumb, too unpractical. He city push, to earth, and dead, but he earth, and lid o

The Electric Light and Power Com-pany furnishes the electric lights and maintains a good street car service.

The City's Bright Future.

Of the educational advantages of Charlottesville and about the perfect public school system of the town and of the county so much, has recently been written for this paper I pass them by for the present. Of the twelve white churches and the several colored churches and of the magnificent building and equipment of the Y. M. C. A. nothing need be said in this strictly industrial letter, for all the world knows of the moral and Christian atmosphere of this good town. The City's Bright Future.

town. Charlottesville is indeed an in the dead centre of vast acres

pened in that wide-awake city of Charlotte) they have organized The North Carolina Home-Makers' Association, with United States Senator Lee & S. Overman as president and Hon. W. C. Down, of Charlotte, as vice-president, and a full complement of other good officers. The object of the association as given in a nutshell is to advertise the State and to further the "back-home" movement. Virginia can sometimes profit by acting upon hints from such States as Georgia and North Carolina.

A Per Cent. on Time Deposite.

W. D. WILDDAN, Cashler of Per Cent. on Time Deposite.

W. D. Williams Street, simple of the Section of the Sec

ing loans to the amount of \$810,000, United States bonds and other securities, a \$20,000 banking house, cash, etc., count up \$1.177,000. The deposits amount to \$850,000 and the surplus is about \$65,000.

The Jefferson National, while. is now building a magnificent banking house, is capitalized at \$100,000 has a surplus of nearly \$25,000 and deposits of about \$370,000. Loans and discounts foot up about \$300,000, and the total assets are close to \$600,000.

The Albemarle National has loaned out \$250,000 and has other assets consisting of United States bo..ds, a banking house, cash in hand and other items, making in all about \$500,000. This bank carries deposits amounting to over \$307,000.

A savings bank, with \$10,000 capital.

A savings bank, with \$10,000 capital.

in a beautiful spot in the ground where the woodpecker pecks and the bumblebee bums, and the straddle-bug

from September 1 to April 1 each or partridge of the old Virginia that runs loose in the fields eats that runs pounds of weed seeds. From to September it lives upon insect to September and industrious; to September it lives upon insects as well as seeds and industriously consumes the most active pests in this country, such as chinch bugs, cotton worms, wheat weevil, cucumber and brain beetle, potato bugs, cut worms and grasshoppers.

And yet the trappers and the gun.

ners get, riproaring mad when any body talks about further legal protec

as a good thing, Richmond capital and energy took the hint, and now hurran for the Richmond aeropiane and air

fruit canning establishments are ship-

marble, manganesc, coal, lead, baryte glass sand, traces of silver, and of Some of the mineral waters have An agricultural paper printed up in national reputation. With all Boston has these few remarks to make: natural wealth, much of it lies "Good authorities estimate the value of the cotton crop and its biproducts into the "limelight" of capitalist this year will be in the neighborhood the reason that these

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